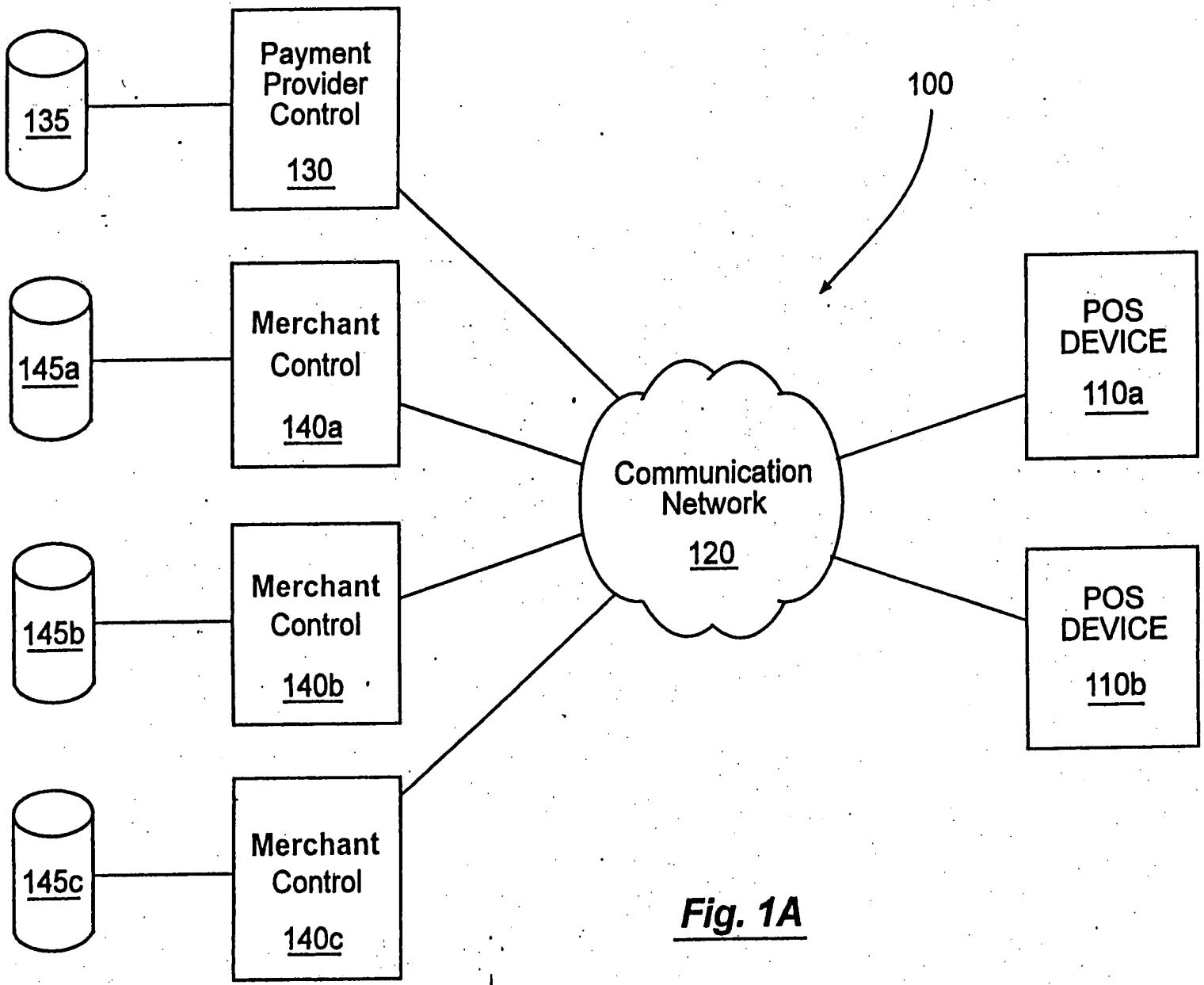
135
Payment Provider Control 130
100
145a
Merchant Control 140a
POS DEVICE 110a
Communication Network 120
145b
Merchant Control 140b
POS DEVICE 110b
145c
Merchant Control 140c

Fig. 1A

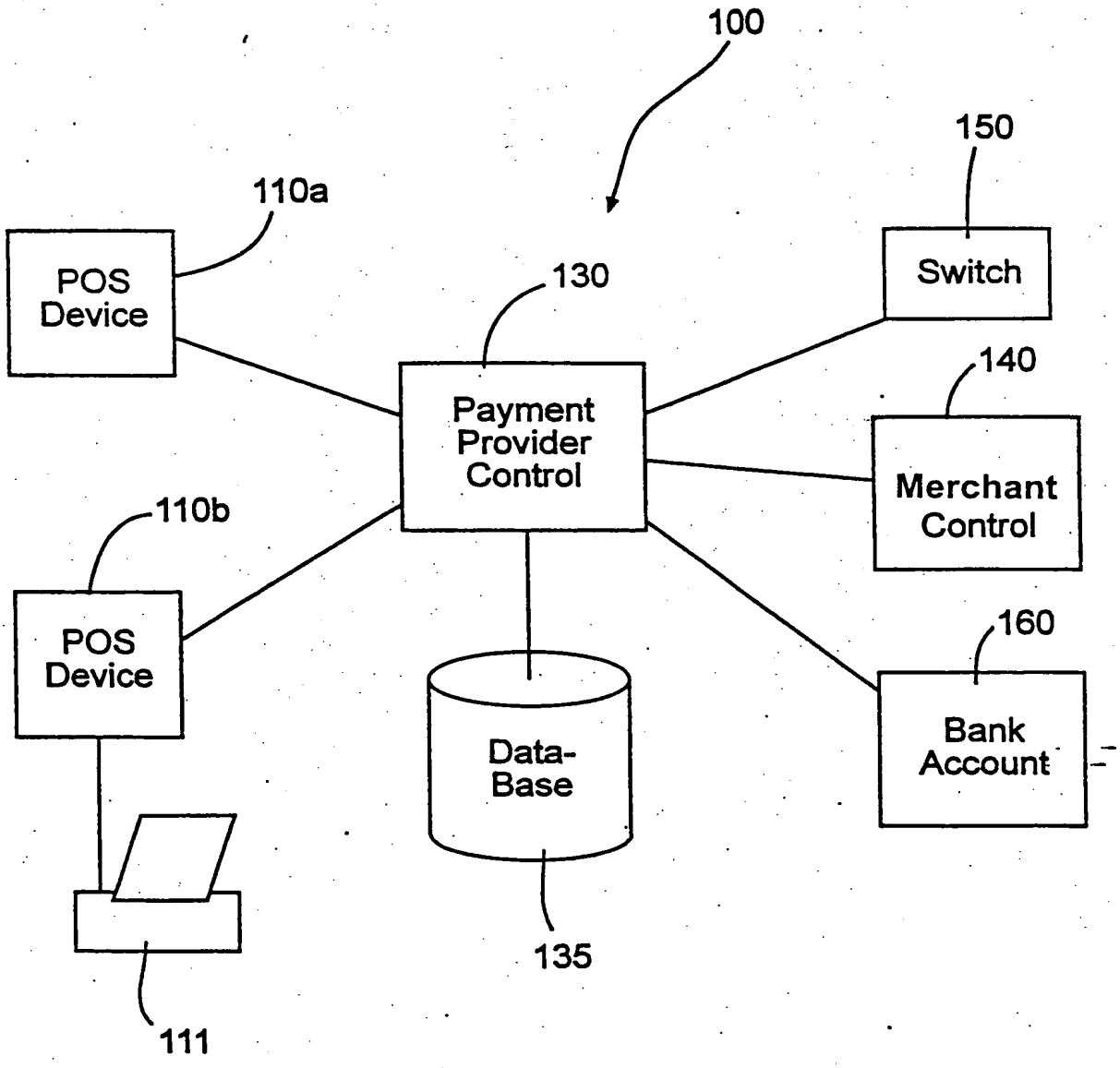
100
150
110a
POS Device
130
Switch
Payment Provider Control
140
Merchant Control
110b
POS Device
160
Data-Base
Bank Account
135
111

Fig. 1B

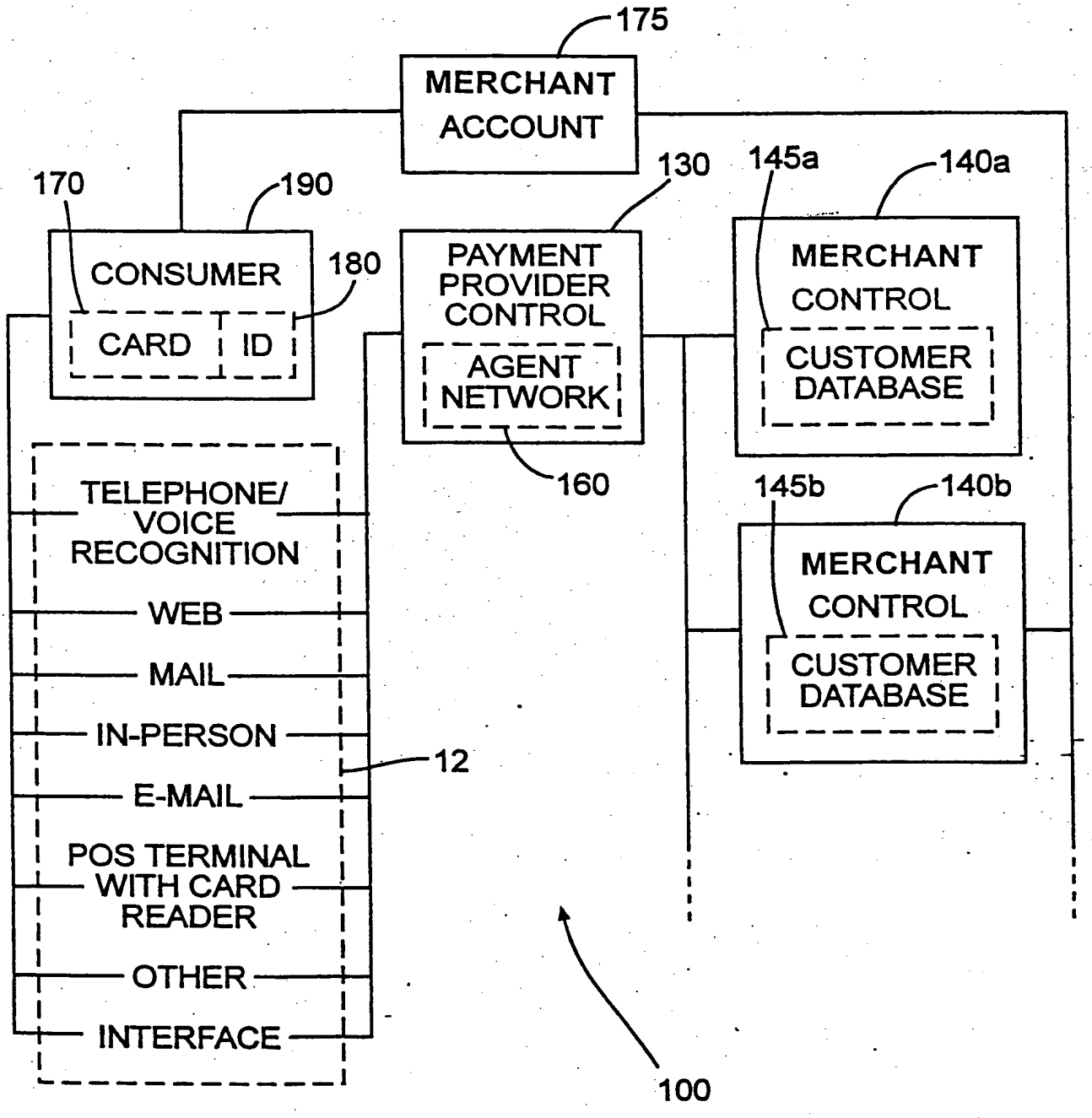
175
MERCHANT ACCOUNT
170
190
130
145a
140a
CONSUMER
180
CARD
ID
PAYMENT PROVIDER CONTROL
AGENT NETWORK
160
MERCHANT CONTROL
CUSTOMER DATABASE
145b
140b
MERCHANT CONTROL
CUSTOMER DATABASE
TELEPHONE/ VOICE RECOGNITION
WEB
MAIL
IN-PERSON
E-MAIL
POS TERMINAL WITH CARD READER
OTHER
INTERFACE
12
100

Fig. 2

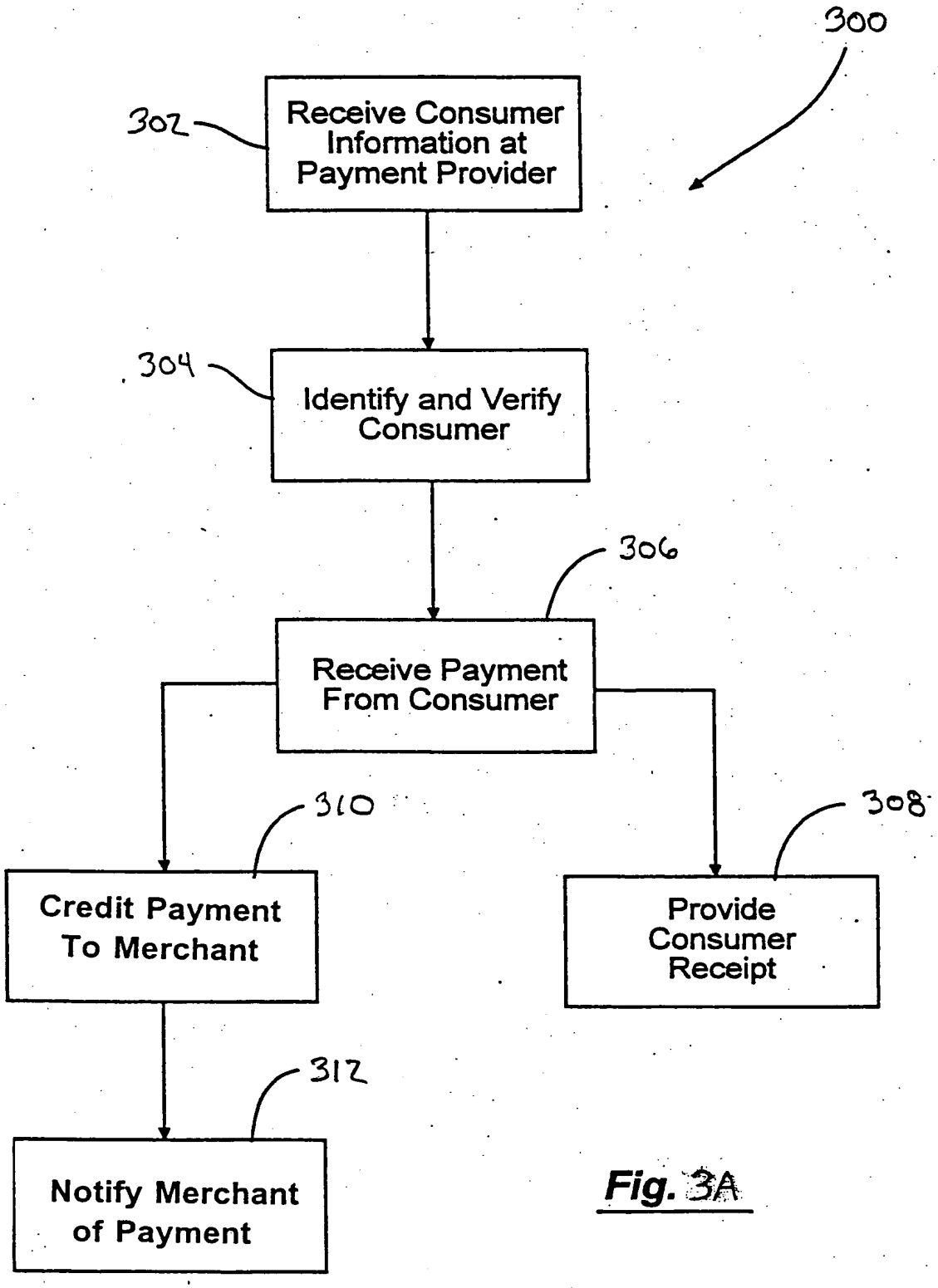
300
302
Receive Consumer Information at Payment Provider
304
Identify and Verify Consumer
306
Receive Payment From Consumer
310
Credit Payment To Merchant
308
Provide Consumer Receipt
312
Notify Merchant of Payment

Fig. 3A

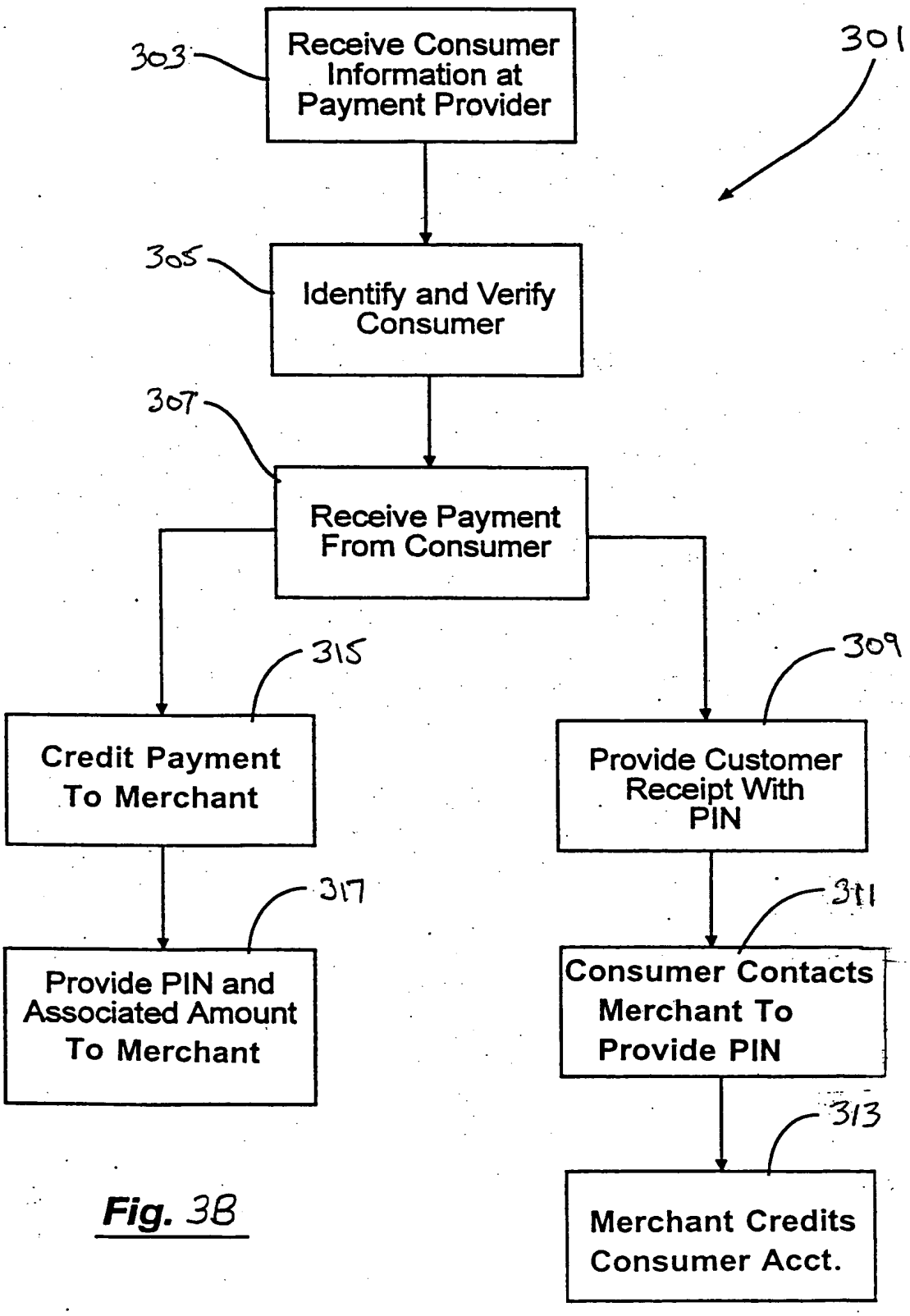
303
Receive Consumer Information at Payment Provider
301
305
Identify and Verify Consumer
307
Receive Payment From Consumer
315
Credit Payment To Merchant
309
Provide Customer Receipt With PIN
317
Provide PIN and Associated Amount To Merchant
311
Consumer Contacts Merchant To Provide PIN
313
Merchant Credits Consumer Acct.

Fig. 3B

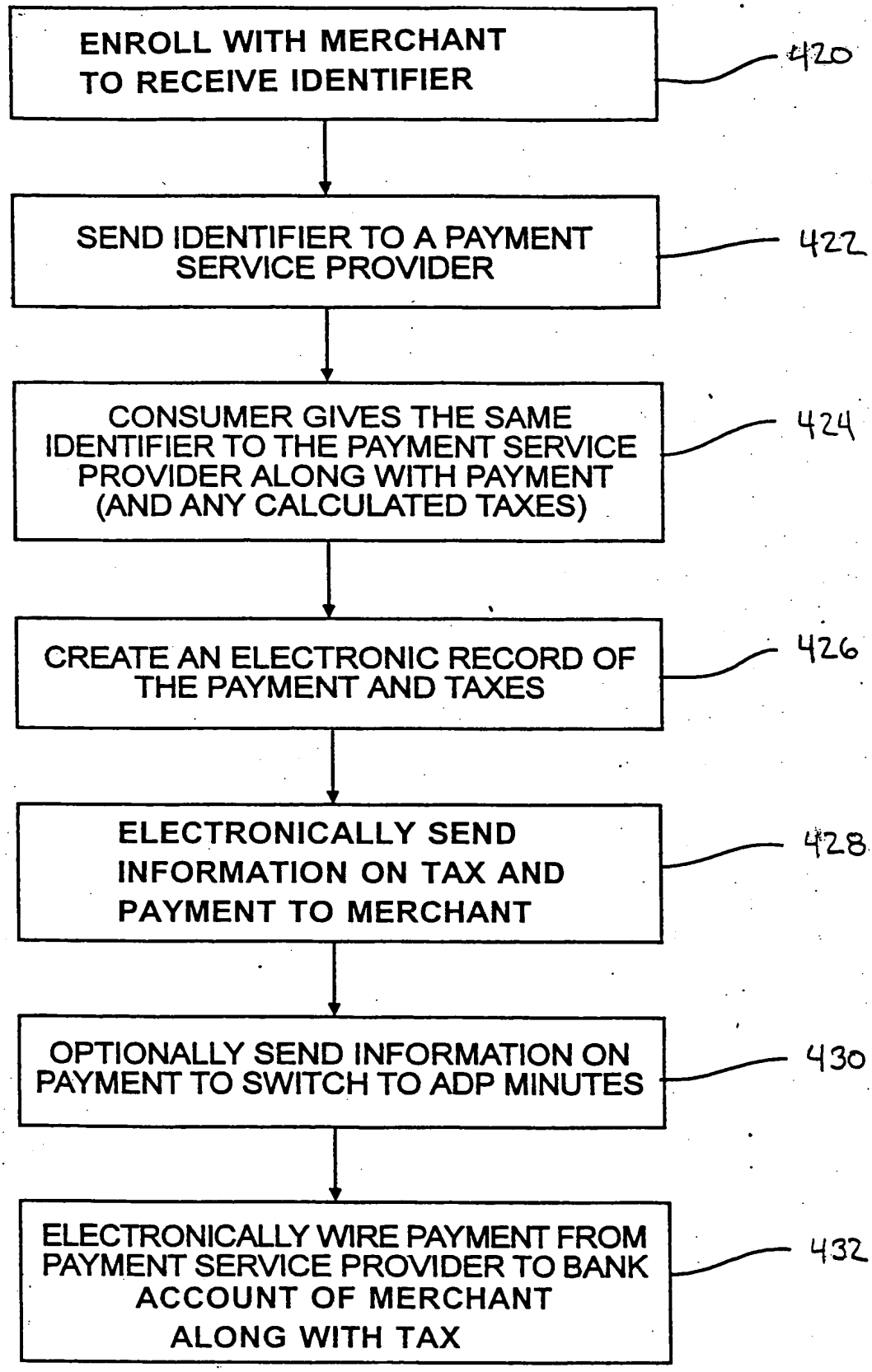
ENROLL WITH MERCHANT TO RECEIVE IDENTIFIER
420
SEND IDENTIFIER TO A PAYMENT SERVICE PROVIDER
422
CONSUMER GIVES THE SAME IDENTIFIER TO THE PAYMENT SERVICE PROVIDER ALONG WITH PAYMENT (AND ANY CALCULATED TAXES)
424
CREATE AN ELECTRONIC RECORD OF THE PAYMENT AND TAXES
426
ELECTRONICALLY SEND INFORMATION ON TAX AND PAYMENT TO MERCHANT
428
OPTIONALLY SEND INFORMATION ON PAYMENT TO SWITCH TO ADP MINUTES
430
ELECTRONICALLY WIRE PAYMENT FROM PAYMENT SERVICE PROVIDER TO BANK ACCOUNT OF MERCHANT ALONG WITH TAX
432

Fig. 4

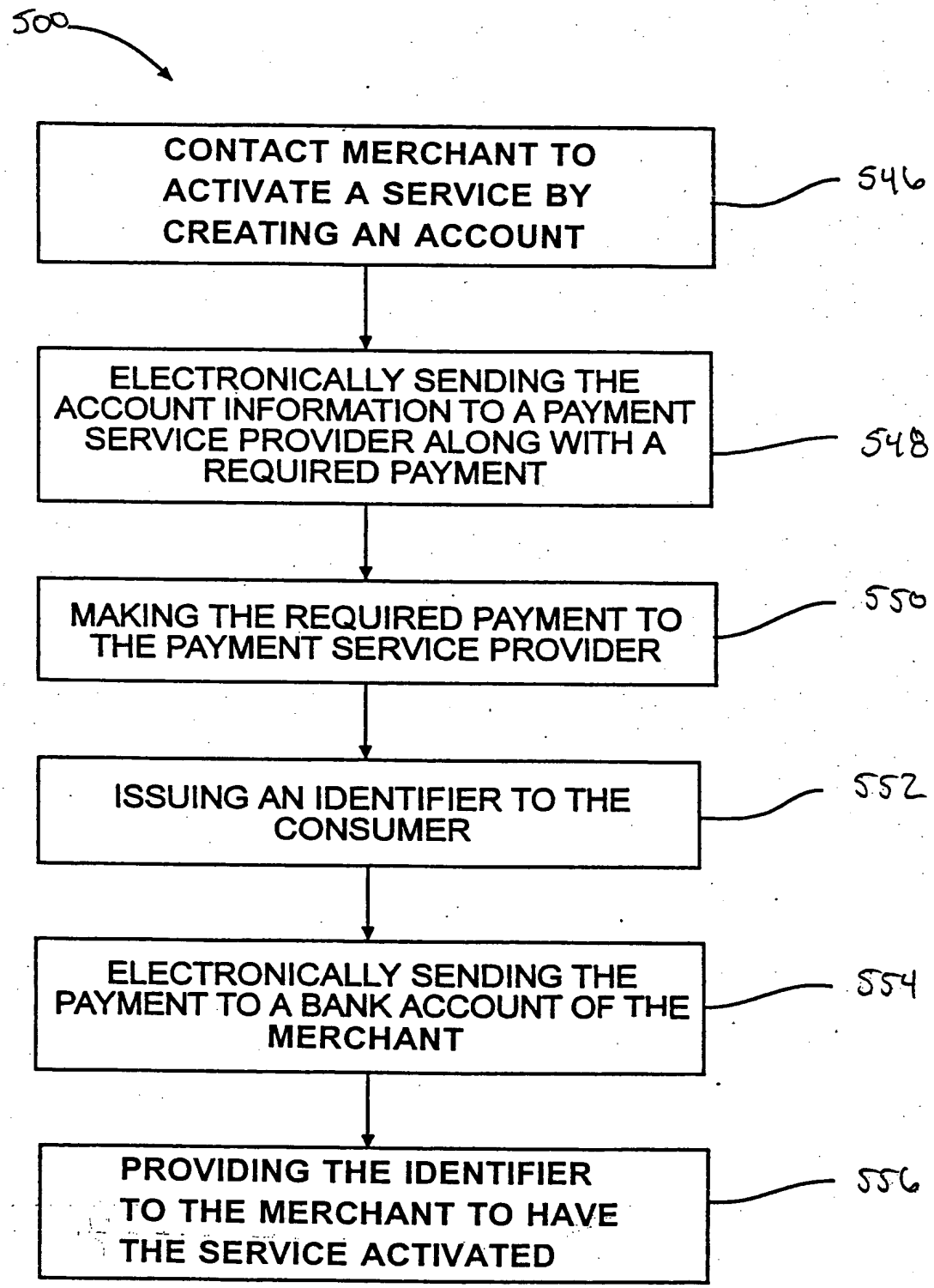
500
CONTACT MERCHANT TO ACTIVATE A SERVICE BY CREATING AN ACCOUNT
546
ELECTRONICALLY SENDING THE ACCOUNT INFORMATION TO A PAYMENT SERVICE PROVIDER ALONG WITH A REQUIRED PAYMENT
548
MAKING THE REQUIRED PAYMENT TO THE PAYMENT SERVICE PROVIDER
550
ISSUING AN IDENTIFIER TO THE CONSUMER
552
ELECTRONICALLY SENDING THE PAYMENT TO A BANK ACCOUNT OF THE MERCHANT
554
PROVIDING THE IDENTIFIER TO THE MERCHANT TO HAVE THE SERVICE ACTIVATED
556

Fig. 5

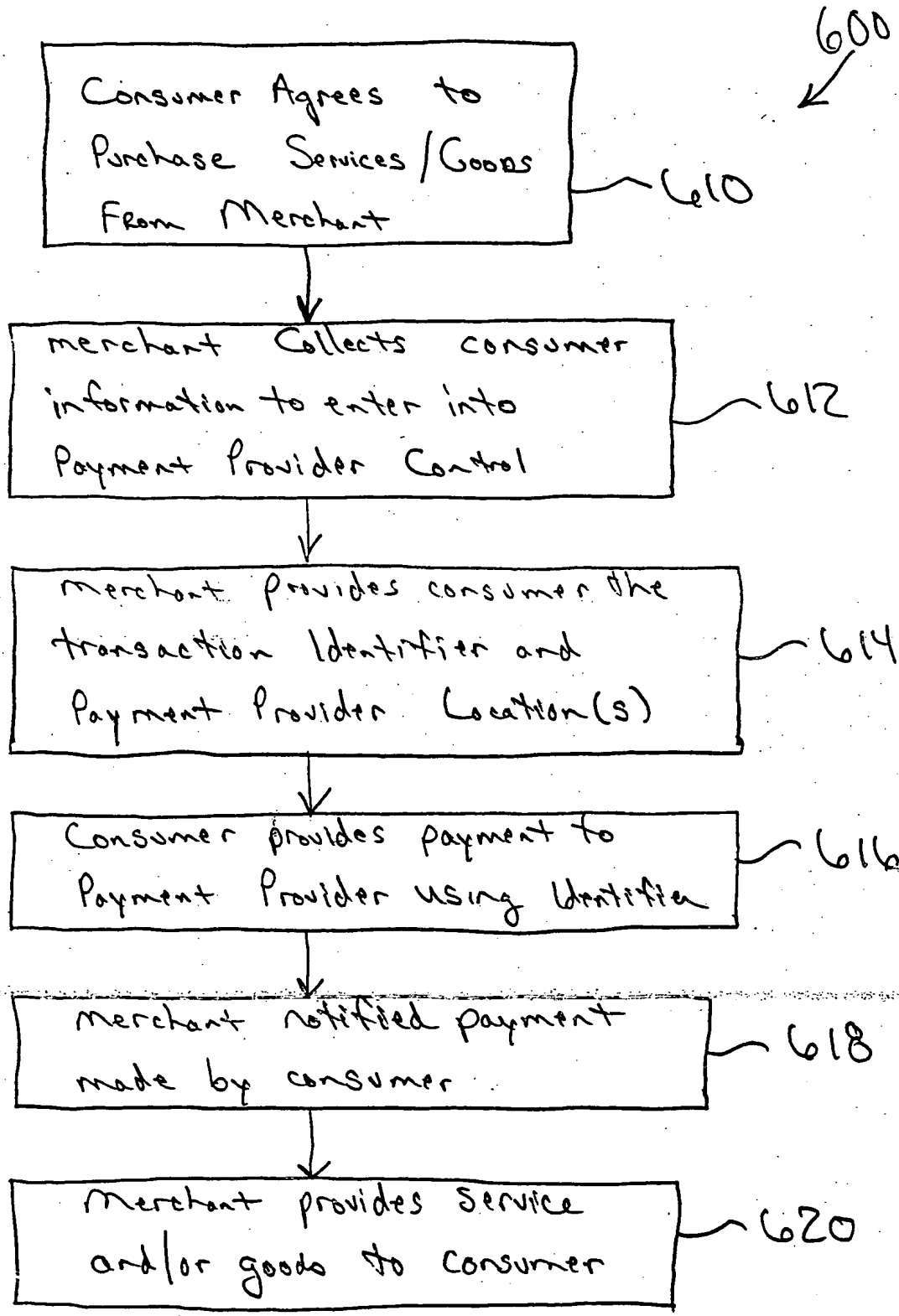
600
Consumer Agrees to Purchase Services / Goods From Merchant
610
merchant Collects consumer information to enter into Payment Provider Control
612
merchant Provides consumer the transaction Identifier and Payment Provider Location(s)
614
Consumer provides payment to Payment Provider using Identifier
616
merchant notified payment made by consumer
618
Merchant provides service and/or goods to consumer
620

FIG. 6

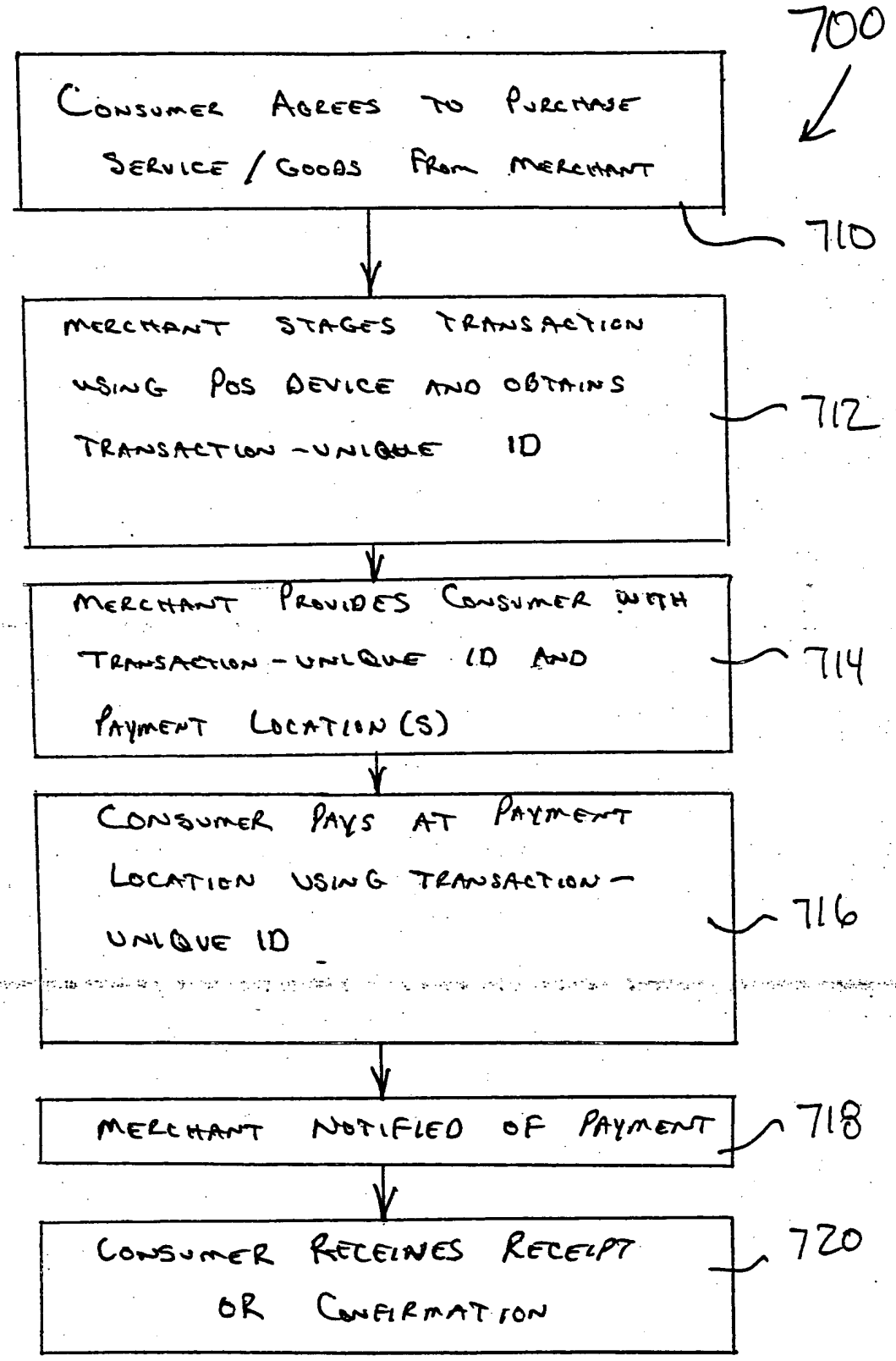
700
CONSUMER AGREES TO PURCHASE SERVICE / GOODS FROM MERCHANT
710
MERCHANT STAGES TRANSACTION USING POS DEVICE AND OBTAINS TRANSACTION-UNIQUE ID
712
MERCHANT PROVIDES CONSUMER WITH TRANSACTION-UNIQUE ID AND PAYMENT LOCATION(S)
714
CONSUMER PAYS AT PAYMENT LOCATION USING TRANSACTION-UNIQUE ID
716
MERCHANT NOTIFIED OF PAYMENT
718
CONSUMER RECEIVES RECEIPT OR CONFIRMATION
720

FIG. 7

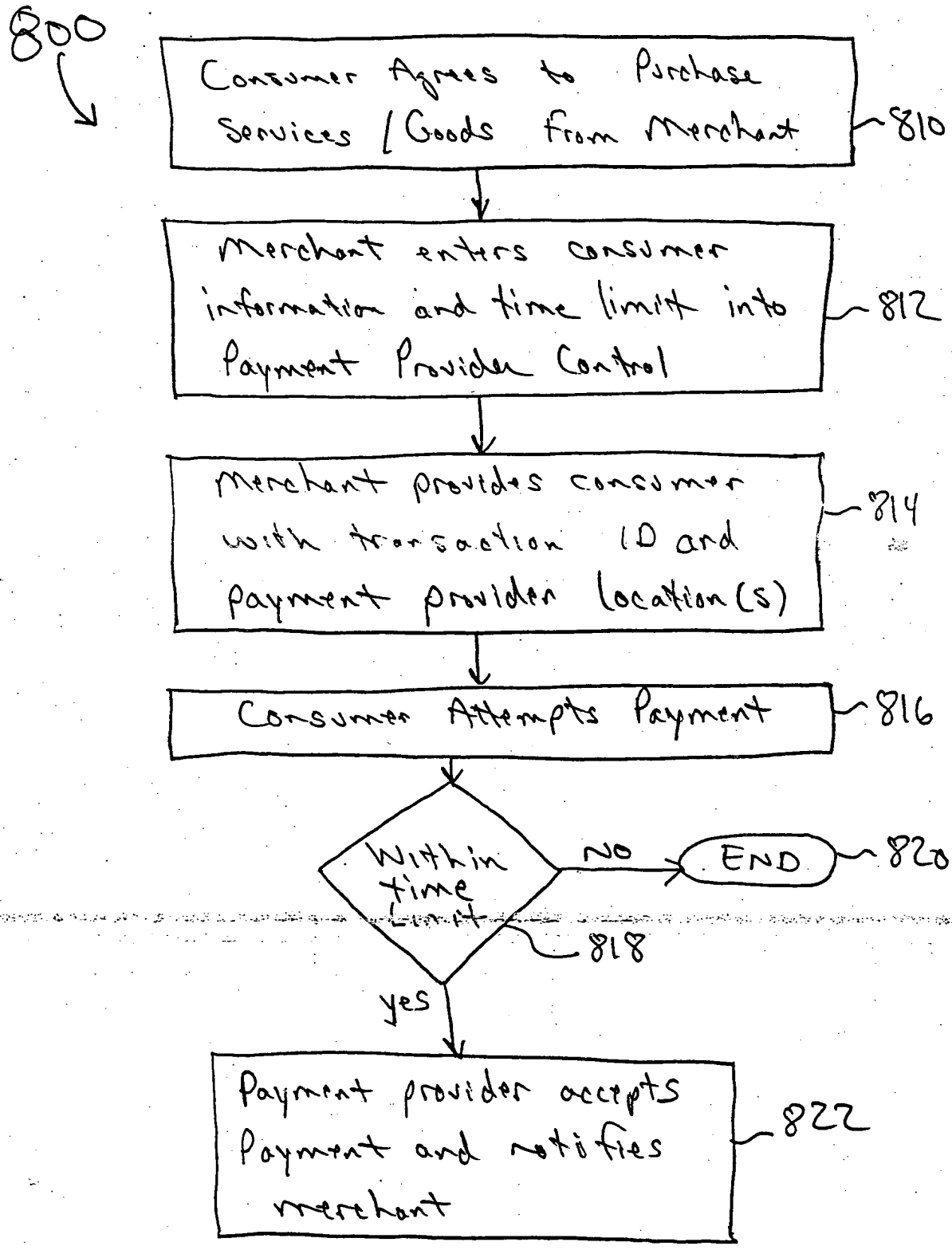
800
Consumer Agrees to Purchase Services / Goods from Merchant
810
Merchant enters consumer information and time limit into Payment Provider Control
812
Merchant provides consumer with transaction ID and payment provider location(s)
814
Consumer Attempts Payment
816
Within time Limit
NO
END
820
818
yes
Payment provider accepts Payment and notifies merchant
822

FIG. 8

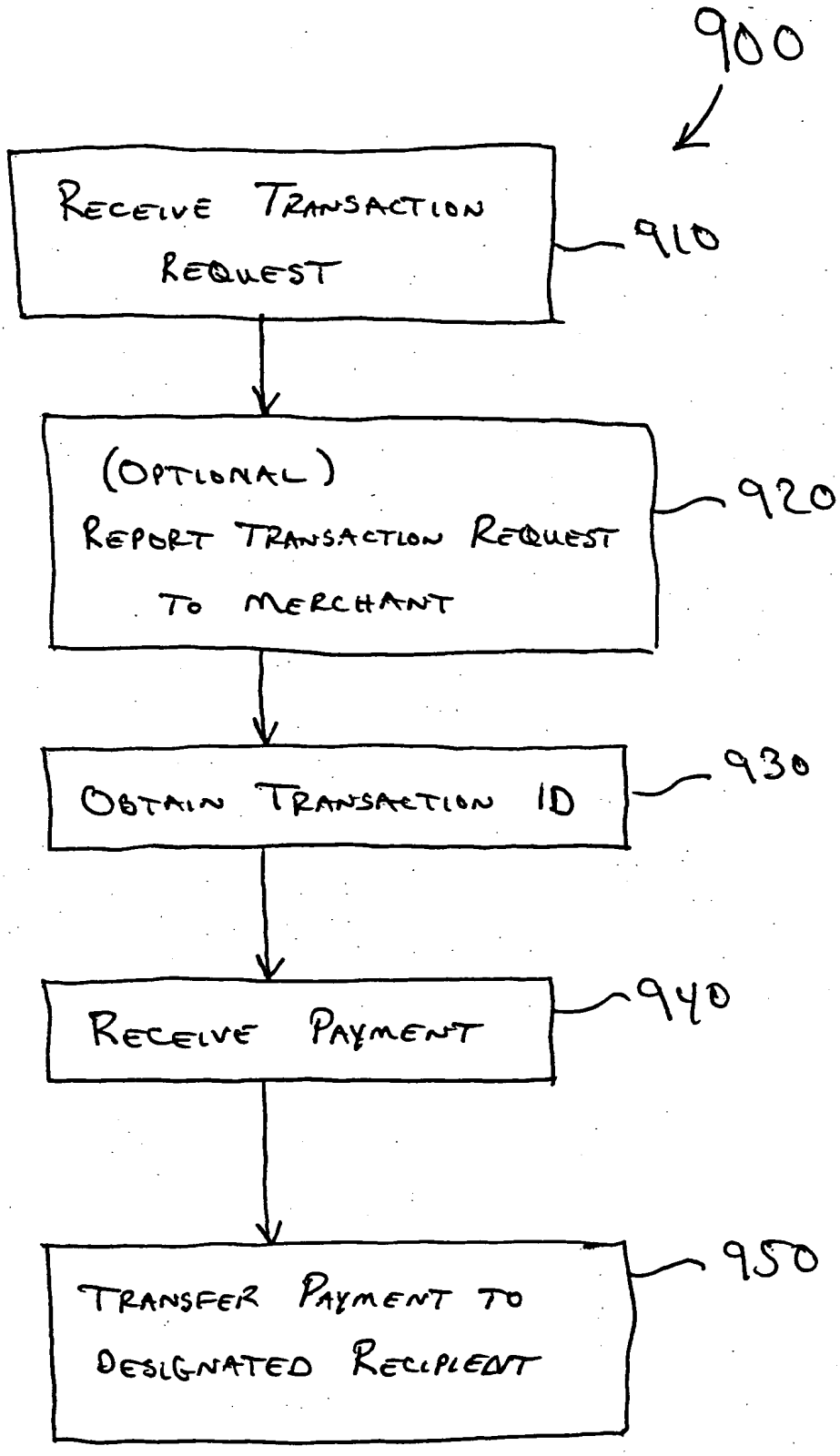
900
RECEIVE TRANSACTION REQUEST
910
(OPTIONAL) REPORT TRANSACTION REQUEST TO MERCHANT
920
OBTAIN TRANSACTION ID
930
RECEIVE PAYMENT
940
TRANSFER PAYMENT TO DESIGNATED RECIPIENT
950

FIG. 9

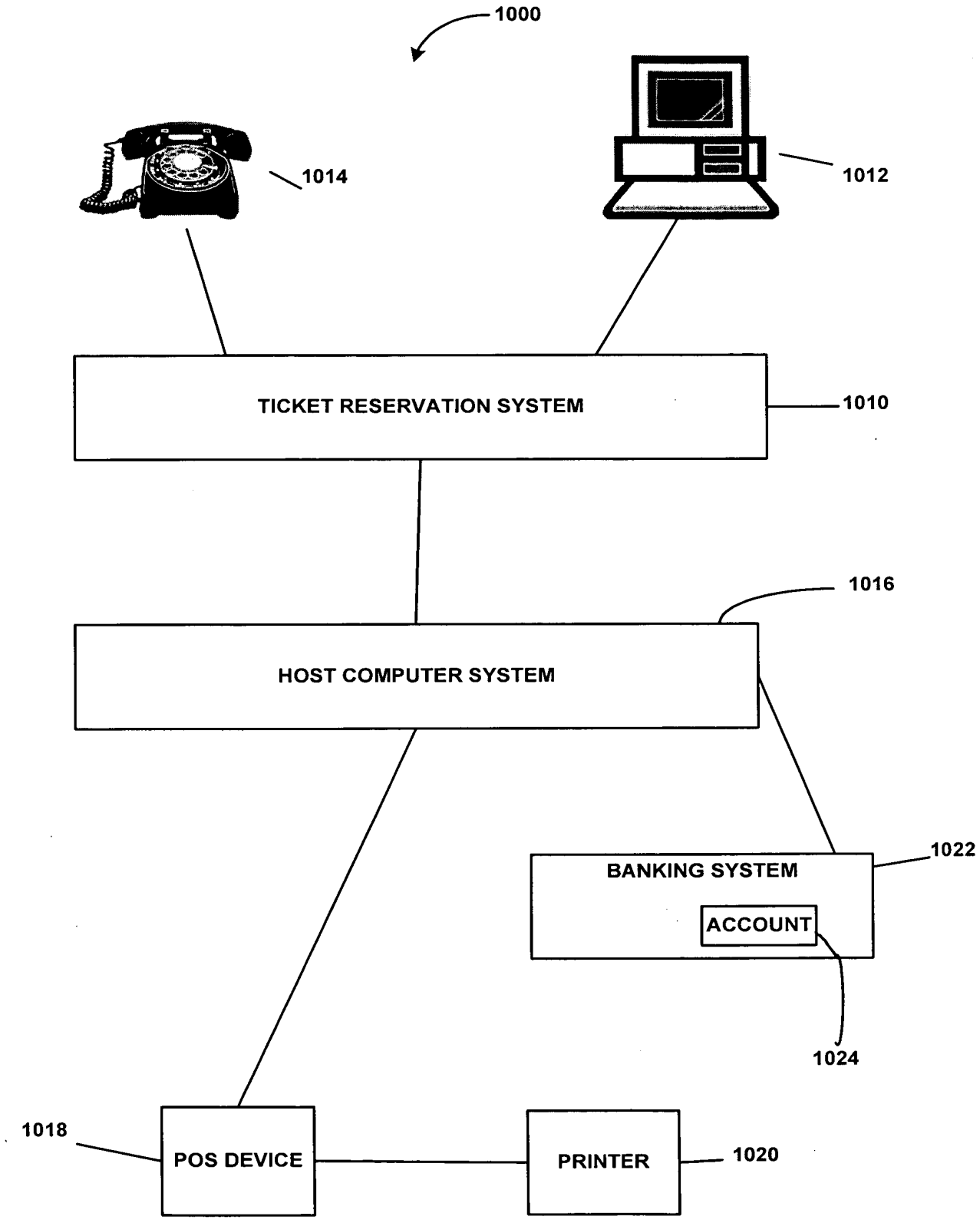
1000
1014
1012
TICKET RESERVATION SYSTEM
1010
1016
HOST COMPUTER SYSTEM
1022
BANKING SYSTEM
ACCOUNT
1024
1018
POS DEVICE
PRINTER
1020

FIG. 10

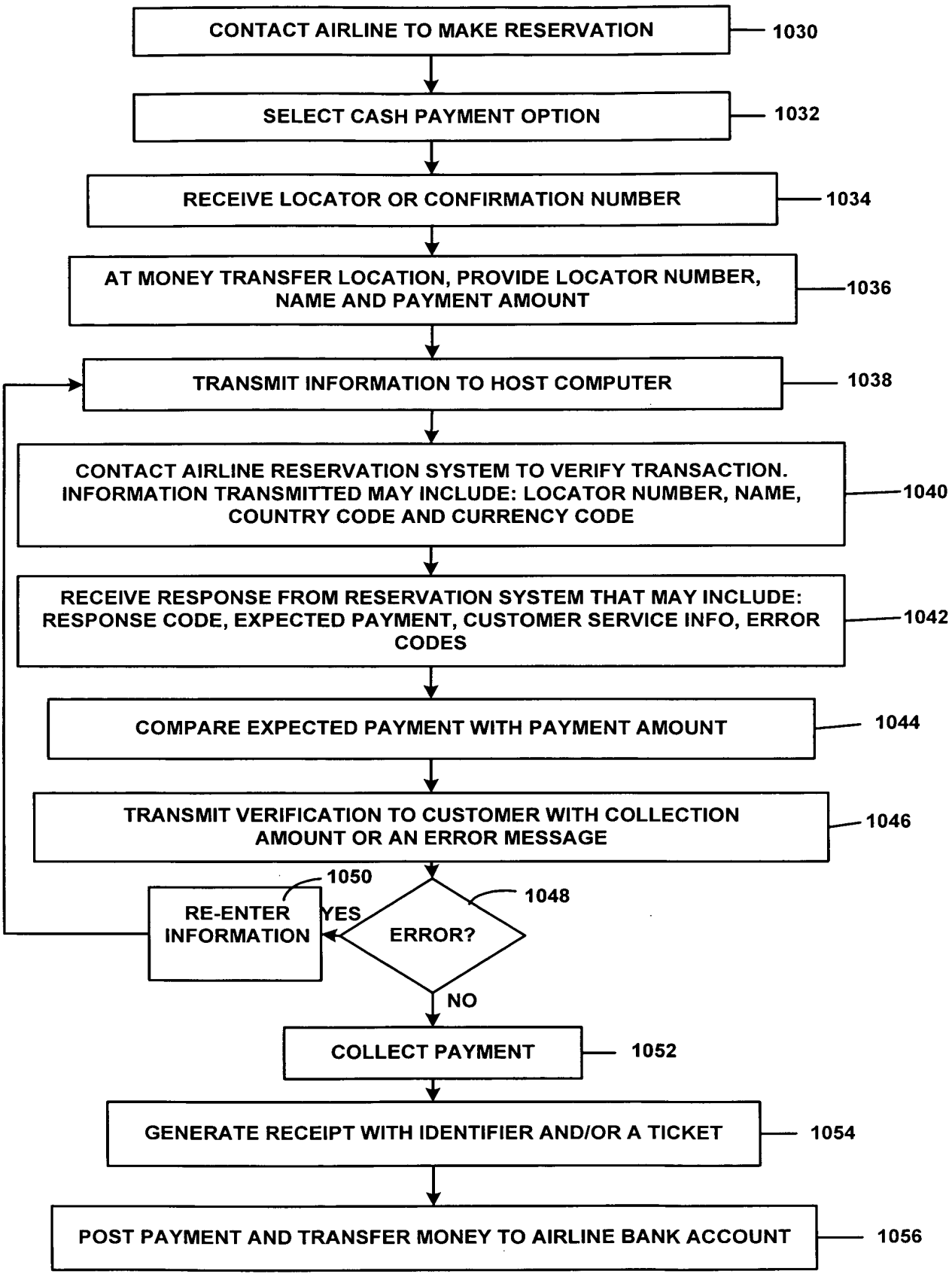
CONTACT AIRLINE TO MAKE RESERVATION
1030
SELECT CASH PAYMENT OPTION
1032
RECEIVE LOCATOR OR CONFIRMATION NUMBER
1034
AT MONEY TRANSFER LOCATION, PROVIDE LOCATOR NUMBER, NAME AND PAYMENT AMOUNT
1036
TRANSMIT INFORMATION TO HOST COMPUTER
1038
CONTACT AIRLINE RESERVATION SYSTEM TO VERIFY TRANSACTION. INFORMATION TRANSMITTED MAY INCLUDE: LOCATOR NUMBER, NAME, COUNTRY CODE AND CURRENCY CODE
1040
RECEIVE RESPONSE FROM RESERVATION SYSTEM THAT MAY INCLUDE: RESPONSE CODE, EXPECTED PAYMENT, CUSTOMER SERVICE INFO, ERROR CODES
1042
COMPARE EXPECTED PAYMENT WITH PAYMENT AMOUNT
1044
TRANSMIT VERIFICATION TO CUSTOMER WITH COLLECTION AMOUNT OR AN ERROR MESSAGE
1046
1050
RE-ENTER INFORMATION
YES
ERROR?
1048
NO
COLLECT PAYMENT
1052
GENERATE RECEIPT WITH IDENTIFIER AND/OR A TICKET
1054
POST PAYMENT AND TRANSFER MONEY TO AIRLINE BANK ACCOUNT
1056

FIG. 11